

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:	§	
	§	
RAMEY, DUANE FLOYD	§	Case No. 09-44139
RAMEY, ELIZABETH ANN	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IL/EASTERN DIVISION
219 S. DEARBORN STREET
CHICAGO, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:15 AM on 11/09/2012 in Courtroom 201,

Will County Court Annex
57 N. Ottawa
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/20/2012

By: /s/ Bradley J. Waller
Trustee

BRADLEY J. WALLER
2045 Aberdeen Court
SYCAMORE, IL 60178

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 35,286.03
and approved disbursements of \$ 0.00
leaving a balance on hand of¹ \$ 35,286.03

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BRADLEY J. WALLER	\$ 4,278.60	\$ 0.00	\$ 4,278.60
Trustee Expenses: BRADLEY J. WALLER	\$ 131.90	\$ 0.00	\$ 131.90
Charges: US Bankruptcy Clerk	\$ 260.00	\$ 0.00	\$ 260.00

Total to be paid for chapter 7 administrative expenses \$ 4,670.50
Remaining Balance \$ 30,615.53

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 117,003.31 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 26.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	National Bank and Trust Company	\$ 9,506.29	\$ 0.00	\$ 2,487.45
000002	CAPITAL ONE BANK (USA), N.A.	\$ 5,394.98	\$ 0.00	\$ 1,411.67
000003	DISCOVER BANK	\$ 2,566.45	\$ 0.00	\$ 671.55
000004	DISCOVER BANK	\$ 13,498.31	\$ 0.00	\$ 3,532.02
000005	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 346.17	\$ 0.00	\$ 90.58
000006	RBS Citizens	\$ 10,146.41	\$ 0.00	\$ 2,654.95
000007	Chase Bank USA, N.A.	\$ 755.33	\$ 0.00	\$ 197.64
000008	Chase Bank USA, N.A.	\$ 1,304.15	\$ 0.00	\$ 341.25
000009	Chase Bank USA, N.A.	\$ 3,095.10	\$ 0.00	\$ 809.88
000010	PYOD LLC its successors and assigns as assignee of	\$ 509.02	\$ 0.00	\$ 133.19
000011	Chase Bank USA, N.A.	\$ 1,709.16	\$ 0.00	\$ 447.23

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000012	CANDICA L.L.C.	\$ 1,746.09	\$ 0.00	\$ 456.89
000013	Fia Card Services, NA/Bank of America	\$ 15,464.68	\$ 0.00	\$ 4,046.54
000014	Fia Card Services, NA/Bank of America	\$ 8,974.26	\$ 0.00	\$ 2,348.24
000015	Fia Card Services, NA/Bank of America	\$ 2,959.50	\$ 0.00	\$ 774.39
000016	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$ 966.36	\$ 0.00	\$ 252.86
000017	GE Money Bank dba GAP	\$ 338.18	\$ 0.00	\$ 88.49
000018	Quantum3 Group LLC as agent for	\$ 298.72	\$ 0.00	\$ 78.16
000019	Quantum3 Group LLC as agent for	\$ 233.66	\$ 0.00	\$ 61.14
000020	Quantum3 Group LLC as agent for	\$ 346.17	\$ 0.00	\$ 90.58
000021	Quantum3 Group LLC as agent for	\$ 281.26	\$ 0.00	\$ 73.60
000022	FIA CARD SERVICES, N.A. as successor in interest	\$ 2,959.50	\$ 0.00	\$ 774.39
000023	FIA CARD SERVICES, N.A. as successor in interest	\$ 8,933.06	\$ 0.00	\$ 2,337.46
000024	FIA CARD SERVICES, N.A. as successor in interest	\$ 15,464.68	\$ 0.00	\$ 4,046.55
000025	Sallie Mae	\$ 9,205.82	\$ 0.00	\$ 2,408.83

Total to be paid to timely general unsecured creditors \$ 30,615.53

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Bradley J. Waller

Trustee

BRADLEY J. WALLER
2045 Aberdeen Court
SYCAMORE, IL 60178

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.